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\*Admitted only in Virginia  
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Federal Agencies

*RATC*

February 17, 2004

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Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**Mail Stop COC**  
**Certificate**  
FEB 23 2004

Re: U.S. Patent No. 6,076,072; Issue Date: June 13, 2000  
(from: Appl. No. 08/834,240; Filed: April 15, 1997)  
For: **Method and Apparatus for Preparing Client Communications  
Involving Financial Products and Services**  
Inventor: Richard Marc Libman  
Our Ref: 2176.0010001

**of Correction**  
*3/22/04*  
*[Signature]*

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Request For Certificate Of Correction Under 37 C.F.R. § 1.322 For Office Mistake;
2. Exhibit 1 to the Request - a copy of the transmittal letter (totaling 2 pages) and Appendices 1-2 (totaling 4 pages) as originally-filed with the above-captioned application on April 15, 1997;
3. Form PTO-1050 Certificate of Correction;
4. Formalized Appendices 1 and 2, consisting of six (6) pages; and
5. One return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents  
February 17, 2004  
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

  
STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michael Q. Lee  
Attorney for Patentee  
Registration No. 35,239

MQL/sjc  
230315\_1.DOC



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent of:

Richard Marc Libman

Patent. No.: 6,076,072

Issued: June 13, 2000

For: **Method and Apparatus for  
Preparing Client Communications  
Involving Financial Products and  
Services**

Confirmation No.: 3585

Art Unit: 2761

Examiner: Alvarez, R.

Atty. Docket: 2176.0010001

**Request for Certificate of Correction  
Under 37 C.F.R. § 1.322**

*Attn: Mail Stop COC*

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

It is hereby requested that a Certificate of Correction under 37 C.F.R. § 1.322 be issued for the above-captioned United States Patent. This Certificate of Correction is being requested due to mistakes which appear in the printed patent. These mistakes were made by the U.S. Patent and Trademark Office.

Specifically, the printed patent contains the following errors for which a Certificate of Correction is respectfully requested:

In Column 29, after line 42, the 6 pages of Appendices attached to the enclosed Form PTO-1050 should be inserted. These 6 pages of Appendices are a formalized version of the 4 pages of Appendices filed with the original application. A copy of the

originally filed transmittal letter and a copy of the originally filed Appendices are enclosed as Exhibit 1.

***Remarks***

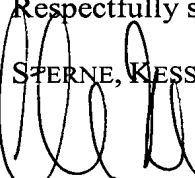
The above-noted corrections do not involve such changes in the patent as would constitute new matter or would require reexamination.

A completed Form PTO-1050 accompanies this request, with the above-noted corrections printed thereon. Accordingly, a Certificate of Correction is believed proper and issuance thereof is respectfully requested.

This request is accompanied by payment of the fee set forth in 37 C.F.R. § 1.20(a). The Commissioner is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Michael Q. Lee  
Attorney for Patentee  
Registration No. 35,239

Date: 2/17/2004

1100 New York Avenue, N.W.  
Washington, D.C. 20005-3934  
(202) 371-2600

228,823v1

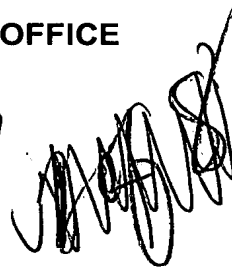
## UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

PATENT NO: 6,076,072

DATED: June 13, 2000

INVENTOR: Richard Marc Libman

Page 1 of 7



It is certified that an error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below.

### Column 29

After line 42, please insert the attached 6 pages of Appendices.



Column 35, line 31, change "instance" to -- insurance --,

Column 35, line 65, change "tern" to -- term --,

MAILING ADDRESS OF SENDER:

PATENT NO. 6,076,072

Sterne, Kessler, Goldstein & Fox P.L.L.C.  
1100 New York Avenue, N.W.  
Washington, DC 20005-3934

No. of additional copies

→ -1

This collection of information is required by 37 CFR 1.322, 1.323 and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you are required to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 6,076,072  
DATED : June 13, 2000  
INVENTOR(S) : Richard Marc Libman

Page 1 of 7

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 29,

Line 42, please insert the attached 6 pages of Appendices.

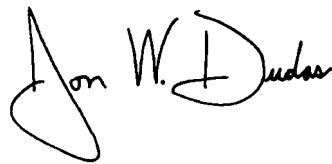
Column 35,

Line 31, change "instance" to -- insurance --.

Line 65, change "tern" to -- term --.

Signed and Sealed this

Tenth Day of May, 2005

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looped initial "J" and a distinct "D".

JON W. DUDAS  
*Director of the United States Patent and Trademark Office*

## APPENDIX 1A

SEC. 1

To: [REDACTED]  
 From: XYZ Insurance Agency  
 RE: Mortgage Life Insurance

Page 3 of 4

Mortgagor: [REDACTED]  
 Co-Mortgagor: [REDACTED]  
 Loan #: [REDACTED]  
 Loan Amount: [REDACTED]

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

SEC. 2

Please review your three choices below. Based on your [REDACTED] mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

PLAN A*	PLAN B*	PLAN C*
<p>[REDACTED]</p> <p>Select one:</p> <p><input type="checkbox"/> [REDACTED] of mortgage payments            [REDACTED] Cost: [REDACTED]</p> <p><input type="checkbox"/> [REDACTED] of mortgage payments            [REDACTED] Cost: [REDACTED]</p> <p>Upon the death of [REDACTED], provides the family with money equal to [REDACTED] of mortgage payments</p>	<p>[REDACTED]</p> <p>[REDACTED] Cost: [REDACTED]</p> <p>Death Benefit: [REDACTED]</p> <p>Provides money for the immediate payoff of your mortgage upon the death of [REDACTED]</p>	<p>[REDACTED]</p> <p>[REDACTED] Cost: [REDACTED]</p> <p>Death Benefit: [REDACTED]</p> <p>Provides money for the immediate payoff of your mortgage upon the death of [REDACTED]</p>

Please indicate your choice here; then, see instructions on reverse side.

Yes, I choose Plan... ☐ ☒ ☐ ☐

I wish to be billed: ☐ ☒ (Automatic Checking Account Deduction)

\* See other side for a full description of this plan. All amounts shown reflect standard, non-tobacco rates. If you use tobacco, your [REDACTED] cost will be [REDACTED] for [REDACTED] and [REDACTED] for [REDACTED] and [REDACTED] for [REDACTED]. For [REDACTED] If both parties use tobacco, the [REDACTED] cost will be [REDACTED]. If [REDACTED] tobacco and [REDACTED] does not the cost will be [REDACTED]. If [REDACTED] uses tobacco and [REDACTED] does not the cost will be [REDACTED]. Above prices are based on age(s) as of date of loan approval. [REDACTED] is [REDACTED] for [REDACTED] and [REDACTED] in [REDACTED].

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## APPENDIX 1B

### Key

<u>Type of Logic</u>	<u>Individualizations</u>
<ul style="list-style-type: none"> <li>◊ Customer Information</li> <li>◊ Insurance Company Information</li> <li>◊ Existing Product/Account Information</li> </ul>	20
<ul style="list-style-type: none"> <li>◊ Word</li> <li>◊ Paragraph</li> <li>◊ Sentence</li> </ul>	Unlimited
<ul style="list-style-type: none"> <li>◊ Plan</li> <li>◊ Product</li> <li>◊ Amount of Coverage</li> <li>◊ Payment Mode</li> <li>◊ Underwriting</li> </ul>	25
◊ Actual Individualized Pricing	12
Total Front Page Individualizations.....57	

FRONT OF SALES COMMUNICATION

(duplex communication)





## APPENDIX 1D

### Key

<u>Type of Logic</u>	<u>Individualizations</u>
<ul style="list-style-type: none"> <li>o Customer Information</li> <li>o Insurance Company Information</li> <li>o Existing Product/Account Information</li> </ul>	16
<ul style="list-style-type: none"> <li>o Word</li> <li>o Paragraph</li> <li>o Sentence</li> </ul>	Unlimited
<ul style="list-style-type: none"> <li>o Plan</li> <li>o Product</li> <li>o Amount of Coverage</li> <li>o Payment Mode</li> <li>o Underwriting</li> </ul>	34
o Actual Individualized Pricing	46
Total Back Page Individualizations.....96	
Total Front & Back Individualizations 153	

BACK OF SALES  
COMMUNICATION

## APPENDIX 2A

Page	3 of 3
Statement Date	
Primary Account	
Direct Inquiries To	

To: ~~XXXXXX~~  
 From: Bank USA Insurance Agency, Inc.  
 Re: A New Easy Way to Buy Low Cost Life Insurance

Did you know that as a customer of Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.

We are please and excited to present ~~XXX~~ and ~~XXX~~ with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.

And, since Bank USA Insurance Agency wants to make it easy for both ~~XXX~~ and ~~XXX~~ to obtain this coverage, we add an additional convenience... your premiums can be deducted automatically from your checking account at our ~~XXXXXXXXXXXX~~

John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.

### Here are your Individually Calculated Monthly Prices

	For <del>XXX</del>			For <del>XXX</del>		
Death Benefit	<del>100,000</del>	<del>200,000</del>	<del>300,000</del>	<del>100,000</del>	<del>200,000</del>	<del>300,000</del>
10 Year Guaranteed Term	<del>10.00</del>	<del>20.00</del>	<del>30.00</del>	<del>10.00</del>	<del>20.00</del>	<del>30.00</del>
(If you use tobacco)	<del>12.00</del>	<del>24.00</del>	<del>36.00</del>	<del>12.00</del>	<del>24.00</del>	<del>36.00</del>
10 Year Guaranteed Term	<del>10.00</del>	<del>20.00</del>	<del>30.00</del>	<del>10.00</del>	<del>20.00</del>	<del>30.00</del>
(If you use tobacco)	<del>12.00</del>	<del>24.00</del>	<del>36.00</del>	<del>12.00</del>	<del>24.00</del>	<del>36.00</del>

### Applying for this insurance is EASY!!

Call - 24 hrs.  
 (800) 000-0000  
 There is NEVER an obligation on your part.

Fax this Page  
 (800) 000-0000  
 No cover page necessary (see below)

Branch Drop Off  
 Bring this page to your local branch office for processing your request below.

If Faxing or Branch Drop-Off, please check your request below and circle the amount choice you wish above.

- |  |  |
|--|--|
| <input type="checkbox"/> To apply for Coverage | <input type="checkbox"/> For other quotes.         |
| <input type="checkbox"/> For more information. | <input type="checkbox"/> For insurance for spouse. |

Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.O.I.E., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by ~~XXXXXX~~ or ~~XXXXXX~~. Policy forms ~~XXXXXX~~ or ~~XXXXXX~~ are based on ~~XXXXXX~~ and ~~XXXXXX~~ and on ~~XXXXXX~~ and ~~XXXXXX~~. Rates are based on ~~XXXXXX~~ and ~~XXXXXX~~ being ~~XXXXXX~~ and ~~XXXXXX~~ being ~~XXXXXX~~. 123456789012

The NEWCO Sales and Distribution System and Virtual Agent is protected by copyright and Patent Pending.

This is a PIGGYBACK<sup>®</sup> offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO<sup>®</sup> chose to provide each customer, the next two pages examine what goes into each individualized response letter.

The NEWCO Sales Distribution and Delivery System is protected by copyright and is patent pending. PIGGYBACK<sup>®</sup> technology is protected by copyright and is patent pending. © ICA Insurance Marketing, Inc. 1997 All Rights Reserved

## APPENDIX 2B

### BEHIND THE SCENES OF EACH NEWCO™ SYSTEM OUTPUT


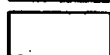
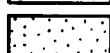
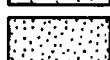
You have just seen a sample of NEWCO™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous examples of NEWCO™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO™ system actually does... behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCO™ employs.

NEWCO™ technology gives you the way to fine-tune each individual PIGGYBACK™ offer and each individual response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCO™ system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that automatically go into the creation of each PIGGYBACK™ offer, letter and, in fact, anything that the NEWCO™ system outputs.

	Personal prospect /customer information and demographics Insurance company information
	Specific copy detail
	Plan design, and product specifics Amount of coverage choices Payment mode
	Actual product pricing individualization

#### Virtual Agent™

Virtual Agent™, the NEWCO™ system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCO™ offer is individually crafted for the specific customer.

Now that is truly unique!

The following three pages will show you just how intelligently individualized PIGGYBACK™ offers and response letters delivered in unlimited mass volumes can be.

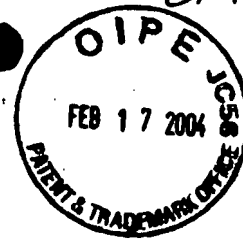


The NEWCO™ Sales Distribution and Delivery System is protected by copyright and is patent pending. PIGGYBACK™ technology is protected by copyright and is patent pending. © ECA Insurance Marketing, Inc. 1997 All Rights Reserved



5060 NORTH 40TH STREET  
SUITE 120  
PHOENIX, ARIZONA 85018-2140

LAW OFFICES OF  
STEPHEN T. SULLIVAN, P.C.



TELEPHONE: (602) 956-6161  
FACSIMILE: (602) 956-6262

April 15, 1997

VIA EXPRESS MAIL

BOX PATENT APPLICATION  
Assistant Commissioner  
for Patents  
U.S. Patent and Trademark  
Office  
Washington, D.C. 20231

Re: Filing of New U.S. Patent Application  
of Richard Marc Libman  
Entitled "METHOD AND APPARATUS FOR PREPARING  
CLIENT COMMUNICATIONS INVOLVING FINANCIAL  
PRODUCTS AND SERVICES"  
Our Ref.: 430-012

Dear Sir:

We hereby submit the following documents in connection with the filing of this new U.S. patent application entitled "METHOD AND APPARATUS FOR PREPARING CLIENT COMMUNICATIONS INVOLVING FINANCIAL PRODUCTS AND SERVICES," inventor Richard Marc Libman:

1. Specification (57 pages) including claims (6 independent claims, 57 claims total) and Appendices 1 and 2 (3 pages, Appendix 2 being double sided);
2. Abstract (1 page);
3. Drawing sheets (18 sheets including Figs. 1-17);
4. Declaration and Power of Attorney executed by the inventor;
5. Verified Statement - Small Entity Status - Independent Inventor; and

- 2 -

6. Check for \$ 912.00 to cover the filing fee, determined as follows:

Please accord this application a filing date and serial number.

Steph T. Sullivan

STS/grg  
Enclosures

[illegible]

To: John Smith  
From: XYZ Insurance Agency  
RE: Mortgage Life Insurance

Mortgagor: John Smith  
Co-Mortgagor: Mary Smith  
Loan #: 51984  
Loan Amount: \$100,000

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

Please review your three choices below. Based on your \$100,000 mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

**PLAN A\***

**Critical Period Protection**

Select One:

☐ 3 years of mortgage payments  
Monthly Cost: \$ 11.03

☐ 4 years of mortgage payments  
Monthly Cost: \$ 14.32

Upon the death of John Smith, provides the family with money equal to 3 years or 4 years of mortgage payments

**PLAN B\***

**Full Protection**

Monthly Cost: \$ 28.18

Death Benefit: \$100,000

Provides money for the immediate payoff of your mortgage upon the death of John Smith

**PLAN C\***

**Joint Protection**

Monthly Cost: \$ 39.81

Death Benefit: \$100,000

Provides money for the immediate payoff of your mortgage upon the death of either John Smith or Mary Smith

Please indicate your choice here; then, see instructions on reverse side.

Yes, I choose Plan... ☐ A (3 yrs.) ☐ A (4 yrs.) ☐ B ☐ C

I wish to be billed: ☐ Annually ☐ Monthly (Automatic Checking Account Deduction)

\* See other side for a full description of this plan. All premiums above reflect standard, non-tobacco rates. If you use tobacco, your monthly cost will be \$ 21.31 for Plan A (3 yr.), and \$ 28.97 for Plan B. For Plan C, if both parties use tobacco, the monthly cost will be \$ 54.95. If John uses tobacco and Mary does not the cost will be \$60. If Mary uses tobacco and John does not the cost will be \$ 44.45. Above prices are based on age(s) as of date of loan approval. John is male age 40 and Mary is female age 37.

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## Key

### Type of Logic

- Customer Information
- Insurance Company Information
- Existing Product/Account Information

### Individualizations

20

- Word
- Paragraph
- Sentence

Unlimited

- Plan
- Product
- Amount of Coverage
- Payment Mode
- Underwriting

25

- Actual Individualized Pricing

12

Total Front Page Individualizations.....57

## FRONT OF SALES COMMUNICATION

(duplex communication)

APPENDIX 1

Sec 6

HOW TO OBTAIN THIS COVERAGE

- 1. **CHOOSE:** Select Plan A (3 or 4 year), B, or C by checking the box on the bottom of page 1.
- 2. **FILL OUT:**  
For Plan A or B: John Smith fills out one of the enclosed applications answering all the questions (you may discard the second application).  
For Plan C: John and Mary Smith each fill out one of the enclosed applications answering all the questions.  
For Question 6A: Please indicate either Plan A (3 or 4 year), B, or C. Please disregard Question 6D.
- 3. **SIGN:**  
For Plan A or B: John Smith signs next to the two (2) red x's at the bottom of the application.  
For Plan C: John Smith signs next to the two red (2) x's at the bottom of his application and Mary Smith signs next to the two red (2) x's at the bottom of her application.
- 4. **RETURN:** Return this letter and application(s) to us in the postage-paid envelope provided.

**Please Note:** If you select Plan B or C: To help you qualify for the lowest cost possible, we are arranging a short paramedical examination at no cost to you. This can be done at your home or office. The exam is a simple one and will only take 10 to 15 minutes.

QUESTIONS & ANSWERS

- Q: Who is USA Savings & Loan Insurance Services?  
A: We are an insurance agency wholly owned by USA Savings & Loan. We were created so our customers would have the peace of mind knowing that the related mortgage insurance products they buy were carefully selected, scrutinized for price and quality, and will be serviced by us.
- Q: Why should I buy this product?  
A: Mortgage protection can be vital to the ongoing well-being of your family. Most people feel secure knowing that in the event of the income earner's death, the family will be relieved of a devastating financial burden.

NEED ADDITIONAL INSURANCE?

Would you like more information or a quotation on additional amounts of life insurance for yourself, your spouse or children? Just call our toll-free line or fill in the following:

Name	Amount	Tobacco User	Birthdate	Sex	Type of Life Insurance
John	\$	<input type="checkbox"/> N <input type="checkbox"/> Y	___/___/___	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="checkbox"/> Permanent <input type="checkbox"/> Term
	\$	<input type="checkbox"/> N <input type="checkbox"/> Y	___/___/___	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="checkbox"/> Permanent <input type="checkbox"/> Term

Call (800) 676-8273

- If you have any questions. • Need more information.
- Need help with the enclosed forms.

payment at the time of loan.  
\* All policies are underwritten by XYZ Life Insurance Company, Anytown, California. Plan A utilizes Form CT20 (a 20 year level premium and level death benefit renewable term insurance policy). Plan B utilizes Form CT20 (a 20 year level premium and level death benefit renewable term insurance policy). The death benefit under Plan A (3 yrs.) is \$38,800 and under Plan A (4 yrs.) is \$38,400.

IMPORTANT INFORMATION ABOUT THIS OFFER

Please do not mistake this offer for a Group Mortgage Life Insurance offer that you may have received from time to time in the mail. The insurance being offered here is individual coverage for our new loan customers. Our individual policies have these advantages over most group mortgage life policies:

- **Lower Cost**  
✓ Because you must qualify for this coverage individually, the cost of insurance is lower than if no qualification were needed. If you are in good health, why pay more?
- ✓ Because of the probability these days that most people will not stay in the same home for a full 30 year mortgage, our policies have shorter durations than 30 years. They are therefore less expensive.
- ✓ Because these policies can be kept active from loan to loan, no matter how often you change your loan, you do not have to re-buy a new mortgage life policy, at a costlier older age, every time a change is made.
- **Level death benefits**  
The death benefit of these policies does not reduce as the mortgage loan decreases. Your beneficiary will have extra money available since, after a few years, the level death benefit will be larger than the outstanding loan.  
The beneficiary may choose to use the money for any purpose, depending upon circumstances at time of claim. Or, if you desire, the death benefit may be used for mortgage purposes only, if initially requested.

EXPLANATION OF EACH PLAN

**Critical Period Protection - Plan A**  
Provides coverage in an amount sufficient for your family to pay the monthly mortgage payments for your choice of 3 years or 4 years. This period is generally considered to be the most critical period for the family after the death of an income earner. The importance of Critical Period Protection centers on the ability of the family to remain in their home until a decision can be made as to future plans. This choice is a lower cost alternative to purchasing full loan balance insurance as in Plans B or C.

**Full Protection - Plan B**  
Provides insurance for the full mortgage loan amount on the life of John Smith. \$100,000 will be paid in full at the time of his death. If only one person's income is primarily responsible for loan payments, this may be the best choice for you.

**Joint Protection - Plan C**  
Provides insurance for the full mortgage loan amount on each co-borrower. The \$100,000 benefit will be paid in full no matter which insured dies first. The surviving co-borrower may keep his or her \$100,000 benefit active. Joint Protection is especially important in these times when it often takes the combined income of two persons to meet mortgage payments. If both the borrower and the co-borrower earn income, this is, perhaps, the most sensible choice for you.

\* This applies except for Plan A.  
\* Based upon the loan interest rate and monthly mortgage payment at the time of loan.  
\* All policies are underwritten by XYZ Life Insurance Company, Anytown, California. Plan A utilizes Form CT20 (a 20 year level premium and level death benefit renewable term insurance policy). Plan B utilizes Form CT20 (a 20 year level premium and level death benefit renewable term insurance policy). The death benefit under Plan A (3 yrs.) is \$38,800 and under Plan A (4 yrs.) is \$38,400.

Sec 7

Sec 4

Sec 4

Key

Type of Logic

- Customer Information
- Insurance Company Information
- Existing Product/Account Information

Sec 5

- Word
- Paragraph
- Sentence

Unlimited

- Plan
- Product
- Amount of Coverage
- Payment Mode
- Underwriting

34

- Actual Individualized Pricing

46

Total Back Page Individualizations ..... 96

Sec 8

Total Front & Back Individualizations 153

BACK OF SALES COMMUNICATION

APPENDIX 1



Page	3 of 3
Statement Date	
Primary Account	
Direct Inquiries To	

**To: John Smith**  
**From: Bank USA Insurance Agency, Inc.**  
**Re: A New Easy Way to Buy Low Cost Life Insurance**

**Did you know that as a customer at Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.**

**We are pleased and excited to present you and Mary with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.**

**And, since Bank USA Insurance Agency wants to make it easy for both you and Mary to obtain this coverage, we add an additional convenience...your premiums can be deducted automatically from your checking account at our Williamsbridge Branch.**

**John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.**

### *Here are your Individually Calculated Monthly Prices*

	For John			For Mary		
Death Benefit	\$100,000	\$150,000	\$200,000	\$75,000	\$100,000	\$150,000
10 Year Guaranteed Term	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(If you use tobacco)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)
15 Year Guaranteed Term	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(if you use tobacco)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)

### *Applying for this insurance is EASY!!*

**Call - 24 hrs.  
(800) 000-0000**

There is NEVER an obligation on your part

*or*

**Fax this Page  
(800) 000-0000**

No cover page necessary  
(see below)

*or*

**Branch Drop Off**

Bring this page to your local branch office for processing your request below.

If Faxing or Branch Drop-off, please check your request below and circle the amount choice you wish above.

☐ To apply for Coverage

☐ For other quotes.

☐ For more information.

☐ For insurance for spouse.

Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.D.I.C., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by XYZ Life Insurance Company, Anytown, USA. Rates shown are policy forms Target 10, 15, or 20, standard non-tobacco, or Target Select 10, 15, or 20, preferred non-tobacco Class 2. Tobacco rates are based on standard tobacco for Target 10, 15, and 20, and on preferred tobacco Class 5 for Target Select 10, 15, and 20. Rates are based on John being male Age 54 and Mary being female Age 51.

123-456789012

The NEWCO™ Sales and Distribution System and Virtual Agent™ is protected by copyright and Patent Pending.

This is a PIGGYBACK™ offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO™ chose to provide each customer, the next two pages examine what goes into each individualized response letter.

The NEWCO™ Sales Distribution and Delivery System is protected by copyright and is patent pending. PIGGYBACK™ technology is protected by copyright and is patent pending. ©ICA Insurance Marketing, Inc. 1997 All Rights Reserved



APPENDIX 2

## BEHIND THE SCENES OF EACH NEWCO™™ SYSTEM OUTPUT

You have just seen a sample of NEWCO™™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous samples of NEWCO™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO™™ system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCO™ employs.

NEWCO™ technology gives you the way to fine-tune each individual PIGGYBACK™ offer and each individual response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCO™ system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that automatically go into the creation of each PIGGYBACK™ offer, letter and, in fact, anything that the NEWCO™ system outputs.

Personal prospect /customer information and demographics  
Insurance company information  
Specific copy detail

Plan design, and product specifics  
Amount of coverage choices  
Payment mode

 Actual product pricing individualization

### Virtual Agent™

Virtual Agent™, the NEWCO™ system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCO™ offer is individually crafted for the specific customer.

**Now that is truly unique !**

The following three pages will show you just how intelligently individualized PIGGYBACK™ offers and response letters delivered in unlimited mass volumes can be. →



23 FEB 2004

APPENDIX 1A

SEC. 1

To: John Smith  
From: XYZ Insurance Agency  
RE: Mortgage Life Insurance

Page 3 of 4

Mortgagor: John Smith  
Co-Mortgagor: Mary Smith  
Loan #: 12345  
Loan Amount: \$100,000

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

SEC. 2

Please review your three choices below. Based on your \$100,000 mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

PLAN A\*

Critical Period Protection

Select One:

☐ 2 years of mortgage payments  
Monthly Cost: \$12.83

☐ 4 years of mortgage payments  
Monthly Cost: \$14.32

Upon the death of John Smith, provides the family with money equal to 2 years or 4 years of mortgage payments

PLAN B\*

Full Protection

Monthly Cost: \$26.16

Death Benefit: \$100,000

Provides money for the immediate payoff of your mortgage upon the death of John Smith

PLAN C\*

Joint Protection

Monthly Cost: \$38.81

Death Benefit: \$100,000

Provides money for the immediate payoff of your mortgage upon the death of either John Smith or Mary Smith

Please indicate your choice here; then, see instructions on reverse side.

Yes, I choose Plan... ☐ A ☐ B ☐ C

I wish to be billed: ☒ Annually ☐ Monthly (Automatic Checking Account Deduction)

\* See other side for a full description of this plan. All premiums above reflect standard, non-tobacco rates. If you use tobacco, your monthly cost will be \$12.83 for Plan A, \$26.16 for Plan B, and \$38.81 for Plan C. If both parties use tobacco, the monthly cost will be \$14.32. If John Smith uses tobacco and Mary Smith does not the cost will be \$12.83. Above prices are based on age(s) as of date of loan approval. John is 35 and Mary is 32.

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## APPENDIX 1B

Key	
Type of Logic	Individualizations
<input checked="" type="checkbox"/> Customer Information <input checked="" type="checkbox"/> Insurance Company Information <input checked="" type="checkbox"/> Existing Product/Account Information	20
<input type="checkbox"/> Word <input type="checkbox"/> Paragraph <input type="checkbox"/> Sentence	Unlimited
<input checked="" type="checkbox"/> Plan <input checked="" type="checkbox"/> Product <input checked="" type="checkbox"/> Amount of Coverage <input checked="" type="checkbox"/> Payment Mode <input checked="" type="checkbox"/> Underwriting	25
<input checked="" type="checkbox"/> Actual Individualized Pricing	12
Total Front Page Individualizations.....57	

FRONT OF SALES COMMUNICATION  
(duplex communication)



## APPENDIX 1C

SEC. 3

### IMPORTANT INFORMATION ABOUT THIS OFFER

Please do not mistake this offer for a Group Mortgage Life Insurance offer that you may have received from time to time in the mail. The insurance being offered here is individual coverage for our new loan customers. Our individual policies have these advantages over most group mortgage life policies:

- Lower Cost
  - ✓ Because you must qualify for this coverage individually, the cost of insurance is lower than if no qualification were needed. If you are in good health, why pay more?
  - ✓ Because of the probability these days that most people will not stay in the same home for a full 30 year mortgage, our policies have shorter durations than 30 years. They are therefore less expensive.
  - ✓ Because these policies can be kept active from loan to loan, no matter how often you change your loan, you do not have to re-buy a new mortgage life policy, at a costlier older age, every time a change is made.
- Level Death Benefits

The death benefit of these policies do not reduce as the mortgage loan decreases. Your beneficiary will have extra money available since, after a few years, the level death benefit will be larger than the outstanding loan\*.

The beneficiary may choose to use the money for any purpose, depending upon circumstances at time of claim. Or, if you desire, the death benefit may be used for mortgage purposes only, if initially requested.

SEC. 4

### EXPLANATION OF EACH PLAN

#### Critical Period Protection - Plan A

Provides coverage in an amount sufficient for your family to pay the monthly mortgage payments for your choice of 3 years or 5 years. This period is generally considered to be the most critical period for the family after the death of an income earner. The importance of Critical Period Protection centers on the ability of the family to remain in their home until a decision can be made as to future plans. This choice is a lower cost alternative to purchasing full loan balance insurance as in Plans B or C.

#### Full Protection - Plan B

Provides insurance for the full mortgage loan amount on the life of John Smith (\$300,000) will be paid in full at the time of his death. If only one person's income is primarily responsible for loan payments, this may be the best choice for you.

#### Joint Protection - Plan C

Provides insurance for the full mortgage loan amount on each co-borrower. The \$300,000 benefit will be paid in full no matter which insured dies first. The surviving co-borrower may keep his or her \$300,000 benefit active. Joint Protection is especially important in these times when it often takes the combined income of two persons to meet mortgage payments. If both the borrower and the co-borrower earn income, this is, perhaps, the most sensible choice for you.

SEC. 4

\*This applies except for Plan A. \*Based upon the loan interest rate and monthly mortgage payment at the time of loan.  
\*All policies are underwritten by USA Savings & Loan Insurance Services. Plans A, B, and C are individual policies. Plan A utilizes form MLA-1 and Plan B and C utilize form MLA-2. The death benefit under Plan A is \$300,000 and under Plan B and C is \$300,000.

SEC. 6

### HOW TO OBTAIN THIS COVERAGE

- ① CHOOSE: Select Plan A or Plan B or Plan C by checking the box on the bottom of page 1.
  - ② FILL OUT:  
For Plan A or B, John Smith fills out one of the enclosed applications answering all the questions (you may discard the second application).  
For Plan C, John Smith and Mary Smith each fill out one of the enclosed applications answering all the questions.  
For Question 6A: Please indicate either Plan A or Plan B or Plan C. Please disregard Question 6D.
  - ③ SIGN:  
For Plan A or B, John Smith signs next to the two red x's at the bottom of the application.  
For Plan C, John Smith signs next to the two red x's at the bottom of his application and Mary Smith signs next to the two red x's at the bottom of her application.
  - ④ RETURN: Return this letter and application(s) to us in the postage-paid envelope provided.
- Please Note: If you select Plan B or C to help you qualify for the lowest cost possible, we are arranging a short paramedical examination at no cost to you. This can be done at your home or office. The exam is a simple one and will only take 10 to 15 minutes.

SEC. 5

### QUESTIONS & ANSWERS

- Q: Who is USA Savings & Loan Insurance Services?  
A: We are an insurance agency wholly owned by USA Savings & Loan. We were created so our customers would have the peace of mind knowing that the related mortgage insurance products they buy were carefully selected, scrutinized for price and quality, and will be serviced by us.
- Q: Why should I buy this product?  
A: Mortgage protection can be vital to the ongoing well-being of your family. Most people feel secure knowing that in the event of the income earner's death, the family will be relieved of a devastating financial burden.

SEC. 7

### NEED ADDITIONAL INSURANCE?

Would you like more information or a quotation on additional amounts of life insurance for yourself, your spouse or your children? Just call our toll-free line or fill in the following:

Name	Amount	Tobacco User	Birthdate	Sex	Type of Life Insurance
<u>John Smith</u>		<input type="checkbox"/> N <input type="checkbox"/> Y	<u>1/1/50</u>	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Permanent <input type="checkbox"/> Term
		<input type="checkbox"/> N <input type="checkbox"/> Y	<u>1/1/50</u>	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Permanent <input type="checkbox"/> Term

Call 1-800-876-8272

- If you have any questions.
- Need more information.
- Need help with the enclosed forms.



## APPENDIX 1D

Key	
Type of Logic	Individualizations
<input checked="" type="checkbox"/> Customer Information <input checked="" type="checkbox"/> Insurance Company Information <input checked="" type="checkbox"/> Existing Product/Account Information	16
<input type="checkbox"/> Word <input type="checkbox"/> Paragraph <input type="checkbox"/> Sentence	Unlimited
<input checked="" type="checkbox"/> Plan <input checked="" type="checkbox"/> Product <input checked="" type="checkbox"/> Amount of Coverage <input checked="" type="checkbox"/> Payment Mode <input checked="" type="checkbox"/> Underwriting	34
<input checked="" type="checkbox"/> Actual Individualized Pricing	46
Total Back Page Individualizations.....96	
Total Front & Back Individualizations 153	

BACK OF SALES  
COMMUNICATION



## APPENDIX 2A

Page	3 of 3
Statement Date	
Primary Account	
Direct Inquiries To	

To: John Smith

From: Bank USA Insurance Agency, Inc.

Re: A New Easy Way to Buy Low Cost Life Insurance

Did you know that as a customer of Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.

We are please and excited to present you and Mary with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.

And, since Bank USA Insurance Agency wants to make it easy for both you and Mary to obtain this coverage, we add an additional convenience...your premiums can be deducted automatically from your checking account at our Williamsville Branch

John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.

### Here are your Individually Calculated Monthly Prices

	For <u>John</u>			For <u>Mary</u>		
Death Benefit →	<u>\$100,000</u>	<u>\$150,000</u>	<u>\$200,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	<u>\$150,000</u>
10 Year Guaranteed Term →	<u>\$8.00</u>	<u>\$8.00</u>	<u>\$8.00</u>	<u>\$8.00</u>	<u>\$8.00</u>	<u>\$8.00</u>
(If you use tobacco)	<u>\$10.00</u>	<u>\$10.00</u>	<u>\$10.00</u>	<u>\$10.00</u>	<u>\$10.00</u>	<u>\$10.00</u>
10 Year Guaranteed Term →	<u>\$8.00</u>	<u>\$8.00</u>	<u>\$8.00</u>	<u>\$8.00</u>	<u>\$8.00</u>	<u>\$8.00</u>
(If you use tobacco)	<u>\$10.00</u>	<u>\$10.00</u>	<u>\$10.00</u>	<u>\$10.00</u>	<u>\$10.00</u>	<u>\$10.00</u>

### Applying for this insurance is EASY!!

Call - 24 hrs.  
(800) 000-0000  
There is NEVER an  
obligation on your part.

Fax this Page  
(800) 000-0000  
No cover page necessary  
(see below)

Branch Drop Off  
Bring this page to your local  
branch office for processing  
your request below.

If Faxing or Branch Drop-Off, please check your request below and circle the amount choice you wish above.

- ☐ To apply for Coverage  
☐ For more information.

- ☐ For other quotes.  
☐ For insurance for spouse.

Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.D.I.C., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by Bank USA Insurance Agency, Inc. Rates shown are policy rates for ages 18, 25, or 30 and on preferred or Market Select 10, 15, or 20 (selected non-tobacco) rates are based on preferred tobacco rates are based on preferred tobacco for ages 18, 25, and 30 and on preferred tobacco rates for ages 18, 25, and 30. Rates are based on John being male age 24 and Mary being female age 24. 123456789012

The NEWCO™ Sales and Distribution System and Virtual Agent™ is protected by copyright and Patent Pending.

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## APPENDIX 2B

### BEHIND THE SCENES OF EACH NEWCO™™ SYSTEM OUTPUT


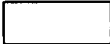


You have just seen a sample of NEWCO™™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

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	Personal prospect /customer information and demographics Insurance company information
	Specific copy detail
	Plan design, and product specifics Amount of coverage choices Payment mode
	Actual product pricing individualization

#### Virtual Agent™

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